Case 16-17281 Doc 1	Filed 05/23/16	Entered 05/23/16 15:30:04	Desc Main
Fill in this information to identify your case:		age 1 of 74	
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is an
	✓ Chapter 13		amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Courtney First name	First name
Write the name that is on	s	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Battles Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or maiden names.	Middle Hame	Middle Hairle
madernames.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX1942	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Courtne Case 16-17281 sDoc 1 Filed 05/23/16 Entered 05/23/16/16/163:30:04 Desc Main Debtor 1 Page 2 of 74 Document Print **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 10060 S. Vanvlissingen Road Number Number Street Street 60617 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code City State State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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7. The chapter of the Bankruptcy Code you are choosing to file under	Code B2010)). Also, go to the top of page 1 and check the appropriate box.								
8. How you will pay the fee	with the clerk's office in your local re paying the fee yourself, you may is submitting your payment on your re-printed address. sign and attach the <i>Application for</i> BA). Inly if you are filing for Chapter 7. By do so only if your income is less than and you are unable to pay the fee in dication to Have the Chapter 7 Filing								
9. Have you filed for bankruptcy within the last 8 years?	✓ No. ☐ Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number					
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	District Debtor District	When	MM / DD / YYYY MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known					
residence?	✓ No. Go to line 12. ☐ Yes. Has your landlord obtained and line 12. ☐ No. Go to line 12. ☐ Yes. Fill out <i>Initial State</i> this bankruptcy preserved.	tement About an Eviction Judgn	•						

Courtne Case 16-17281 sDoc 1 Filed 05/23/16 Entered 05/23/16/145:30:04 Desc Main Debtor 1 Page 4 of 74 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

Debtor 1 Courtne Case 16-17281 s Doc 1 Filed 05 23 16 Entered 05 23 16 (16 5 30:04 Desc Main

Name Middle Name Dog

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:		Ab	out Debtor 2 (S	pouse Only in a Joint Case):			
You must check one:		You	ı must check one:				
counseling agenc	ng from an approved credit y within the 180 days before I filed this on, and I received a certificate of		I received a briefing from an approved credit counseling agency within the 180 days before I filed bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if an that you developed with the agency.				
Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.						
counseling agenc	ng from an approved credit y within the 180 days before I filed this on, but I do not have a certificate of		counseling agenc	ng from an approved credit y within the 180 days before I filed this on, but I do not have a certificate of			
•	r you file this bankruptcy petition, oy of the certificate and payment		•	you file this bankruptcy petition, by of the certificate and payment			
an approved ager services during the	ed for credit counseling services from ncy, but was unable to obtain those ne 7 days after I made my request, and nces merit a 30-day temporary waiver nt.		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.				
attach a separate sh obtain the briefing, v	temporary waiver of the requirement, neet explaining what efforts you made to why you were unable to obtain it before you and what exigent circumstances required		To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before yo filed for bankruptcy, and what exigent circumstances required you to file this case.				
•	dismissed if the court is dissatisfied with our receiving a briefing before you filed for		Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.				
receive a briefing w certificate from the	ed with your reasons, you must still rithin 30 days after you file. You must file a approved agency, along with a copy of the eveloped, if any. If you do not do so, your ssed.		receive a briefing w certificate from the	ed with your reasons, you must still ithin 30 days after you file. You must file a approved agency, along with a copy of the eveloped, if any. If you do not do so, your ssed.			
•	e 30-day deadline is granted only for cause aximum of 15 days.	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.					
I am not required counseling becau	to receive a briefing about credit use of:		I am not required counseling becau	to receive a briefing about credit se of:			
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.			
Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.			

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

counseling with the court.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

counseling with the court.

Page 6 of 74 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your **✓** \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Courtney Battles Signature of Debtor 2 Signature of Debtor 1 Executed on 5/23/2016 Executed on MM / DD / YYYY MM / DD / YYYY

sDoc 1

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.	_	
/s/ Danielle Kancherlapalli Signature of Attorney for Debtor		Date <u>5/23/2016</u> MM / DD / YYYY
Danielle Kancherlapalli Printed name		
Semrad Law Firm		
Firm name 11101 S. Western Avenue		
Street		
Chicago	Illinois	60643
City	State	Zip Code
Contact phone		Email address dkancherlapalli@semradlaw.com
Bar number		Illinois State

Doc 1 Filed 05/23/16 Entered 05/23/16 15:30:04 Desc Main Fill in this information to identify your case: Debtor 1 **Battles** Courtney First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$17,860.00 1b. Copy line 62, Total personal property, from Schedule A/B \$17,860.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe

Your total liabilities \$108,351.99

Part 3: Summarize Your Income and Expenses

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....

\$1,514.00

\$108.040.99

Courtne Case 16-17281 sDoc 1 Filed 05/23/16 Entered 05/23/16/145:30:04 Desc Main Debtor 1 Page 9 of 74 Answer These Questions for Administrative and Statistical Records Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,363.50 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$9,820.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as

\$0.00

\$9,820.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

	Case 16-17281		Filed 05/23/16	<u>Entered 05/2</u> 3/16	15:30:04	Desc Main
Fill in this	information to identify your case:					
Debtor 1	Courtney	S	Battle	3		
	First Name		Name Last N			
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	ame		
United St	ates Bankruptcy Court for the:	Northern	District of III	inois		
	, ,			State)		
Case nun (If known)	nber					
(11 10 10 11 1)						Check if this is an
Officia	al Form 106A/B					amended filing
Scho	dule A/B: Prope	rtv.				40/4
	itegory, separately list and des					12/1
esponsib rrite your Part 1:	where you think it fits best. Be ble for supplying correct inform name and case number (if kno Describe Each Residenc u own or have any legal or equ	nation. If more sown). Answer ever	space is needed, attach a very question. Land, or Other Rea	a separate sheet to this form. I Estate You Own or Ha	. On the top of ar	ny additional pages,
✓	No. Go to Part 2					
	Yes. Where is the property?					
			What is the property	? Check all that apply.		cured claims or exemptions. Put
1.1	Street address, if available, or o	ther description	☐ Single-family home			secured claims on Schedule D: ave Claims Secured by Property.
	Street address, if available, of C	urier description	Duplex or multi-uni	•		, ,
			_ Condominium or co	•	Current value or entire property?	
			Manufactured or me	obile home		· · ·
	Number Street		Land		Describe the nat	ture of your ownership
	Nambol Olicot		Investment property Timeshare		interest (such as	s fee simple, tenancy by
	City State	Zip Code	Other		the entireties, or	a life estate), if known.
	•	·	ш			
				in the property? Check one.	Check if this (see instruc	s is community property
			Debtor 1 only			
			Debtor 2 only Debtor 1 and Debto	or 2 only		
			At least one of the o	•		
				u wish to add about this item	, such as local	
If you	own or have more than one, list he	ere:				
			What is the property			cured claims or exemptions. Put secured claims on Schedule D:
1.2	Street address, if available, or o	ther description	Single-family home			ave Claims Secured by Property.
	on our additions, in available, or o	and decempater	Duplex or multi-uni	ŭ	Current value o	f the Current value of the
			_ Condominium or co	•	entire property?	
			Manufactured or me	obile nome		-
	Number Street		_ Land	,	Describe the nat	ture of your ownership
			Investment property Timeshare		interest (such as	fee simple, tenancy by
	City State	Zip Code	Other		tne entireties, or	a life estate), if known.
			<u> </u>			
				in the property? Check one.	Check if this (see instruc	s is community property tions)
			Debtor 1 only		L (5555 do	/
			Debtor 2 only Debtor 1 and Debtor	or 2 only		
			At least one of the c	•		
					ough so less!	
			Other information you property identification	u wish to add about this item n number:	i, such as local	

Debtor 1	Courtne Case 16-1728 First Name	81 sDoc 1 F	Filed 05/2୫/16 Entered 05/2୫/16 Document Page 11 of 74	6∉45;30: <u>04 Des</u>	sc Main
1.3 Stree	et address, if available, or oth		hat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	the amount of any secur	•
City	State	Zip Code	Timeshare Other	the entireties, or a life	
			ho has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co	mmunity property
		pro ion you own for all o	her information you wish to add about this item, operty identification number: of your entries from Part 1, including any entries	for pages	
Part 2:	Describe Your Vehicle	s			
ou own tha	at someone else drives. If you ns, trucks, tractors, sport utilit	lease a vehicle, also re	ny vehicles, whether they are registered or not? eport it on Schedule G: Executory Contracts and Unexes		
3.1	Make Model: Year: Approximate mileage: Other information:	Chevrolet Lumina 1999 220000	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: laims Secured by Property. Current value of the portion you own? \$2050.00
	1999 Chevrolet Lumina 2200	oo miles	At least one of the debtors and another Check if this is community property (see instructions)	φ2000.00	<u> </u>
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: laims Secured by Property. Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	entire property?	portion you own?

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	First Name Middle Name	Document Page 12 of 74				
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :			
	Model: Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.			
	Approximate mileage:		c. ca. con trio have claime decared by i reporty.			
		Debtor 2 only	Current value of the Current value of the			
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?			
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
3.4		Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put			
	Model:	one.	the amount of any secured claims on Schedule D:			
	Year: Approximate mileage:	Debtor 1 only	Creditors Who Have Claims Secured by Property.			
	Approximate mileage.	Debtor 2 only	Current value of the Current value of the			
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?			
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
4.1	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put			
4.1	Make Model:	who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :			
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.			
	Approximate mileage:	Debtor 2 only				
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property? Current value of the portion you own?			
	Other information.		— portion you own:			
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
4.2	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put			
٦.٢	Model:	one.	the amount of any secured claims on Schedule D:			
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.			
		Debtor 1 only Debtor 2 only	Creditors Who Have Claims Secured by Property. Current value of the Current value of the			
	Year:					
	Year: Approximate mileage:	Debtor 2 only	Current value of the Current value of the			
	Year: Approximate mileage:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the Current value of the			
5. Add	Year: Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? Current value of the portion you own?			

Debtor 1 Courtne Case 16-17281 s Doc 1 Filed 05/23/16 Entered 05/23/16 / Aus 5/30:04 Desc Main
First Name Document Page 13 of 74

Describe Your Personal and Household Items

Do y	ou own or ha	ive any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. H	ousehold goods	and furnishings	
		liances, furniture, linens, china, kitchenware	
☐ No)		
✓ Ye	s. Describe	Used Furniture	\$400.00
			<u> </u>
	ectronics amples: Televisions	and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
✓ No)		
Ye	s. Describe		- <u></u> -
8 0	ollectibles of value		
		and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
	stamp, coi	in, or baseball card collections; other collections, memorabilia, collectibles	
✓ No)		
Ye	s. Describe		
0.5	auinment for en	orts and hobbies	
	amples: Sports, ph	otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
✓ No			
	s. Describe		
	Firearms amples: Pistols, rifle	es, shotguns, ammunition, and related equipment	
✓ No)		
Ye	s. Describe		
	Clothes amples: Everyday (clothes, furs, leather coats, designer wear, shoes, accessories	
□ No		331135, 1315, 1321.0. 3321.0. 1321, 3.1335, 2.333331.03	
	s. Describe	Used Women's Clothing	
V	s. Describe	Osed Worner's Clothing	\$400.00
12. J	ewelry		
Exa	amples: Everyday je gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
✓ No	•	•	
	s. Describe		
	Non-farm animals		
	amples: Dogs, cats	s, birds, horses	
✓ No			
L Ye	s. Describe		
14. /	Any other person	al and household items you did not already list, including any health aids you did not list	
✓ No	-		
	s. Describe		
15 /	Add the dollar val	lue of all of your entries from Part 3, including any entries for pages you have attached	
		number here	\$800.00

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st Name Docuntering Page 14 of 74

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: US Bank \$10.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1		<u>-17281</u>	sDoc 1	Filed 05#23/16	<u>Entered</u> 05/23/116 /145:3	0: <u>04 Desc Main </u>	_
		First Name		Middle Name	Documetnit ^{me}	Page 15 of 74		
20.	Neg	otiable instruments in	clude person	al checks, cas	gotiable and non-negot hiers' checks, promissory r nsfer to someone by signin	otes, and money orders.		
	✓	No						
		Yes. Give specific information about them	Issuer name	e:				
04	D							
21.	Exa	irement or pension mples: Interests in IRA No		eogh, 401(k), 4	103(b), thrift savings accou	nts, or other pension or profit-sharing pl	lans	
		Yes. List each	Type of acco	ount:	Institution name:			
		account separately.	401(k) or sir	milar plan:				—
			Pension plan	n:				
			IRA:		-			
			Retirement a	account:				
			Keogh:				·	
			Additional ad	ccount:				
			Additional ad	ccount:				
22.	Sec	urity deposits and p	repayments	i				
	Exar				nat you may continue servic public utilities (electric, gas	e or use from a company , water), telecommunications		
		No						
	П	Yes			Institution name:			
			Electric:					_
			Gas:					
			Heating oil:					
			Security dep	oosit on rental o	unit:			
			Prepaid rent	t:				_
			Telephone:					
			Water:					
			Rented furn	iture:				
			Other:					
23.	Ann	uities (A contract for	a periodic pa	yment of mone	ey to you, either for life or fo	r a number of years)		_
	✓	No						
		Yes	Issuer name	e and description	on:			
								_

Debt	or 1	Courtne Ca	<u>se 1</u>	6-17281	sDoc 1 Middle Name	Filed 05		<u>Entered</u> 05/23/1 Page 16 of 74	6∉45ÿ30: <u>04</u>	Desc Main
24.				ition IRA, in a), 529A(b), and		qualified ABL	E progra	m, or under a qualified sta	te tuition program.	
		No Yes	Institutio	on name and d	lescription. Sep	arately file the re	ecords of a	ny interests.11 U.S.C. § 521((c):	
25.	exe	rcisable fo			ts in property	(other than an	ything list	ted in line 1), and rights or	powers	
		No Yes. Descr	ibe							
26.	Еха		net dom			and other intell ds from royalties		operty sing agreements		
27.			ling per		eneral intangit		ition holdin	gs, liquor licenses, professio	nal licenses	
Mor	ney (or prope	rty ov	ved to you	?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	refunds ow	ed to y	ou/ou						
		Yes. Give s _l about you al	them, ir eady fil	nformation ncluding wheth led the returns ears	er				Federal: State: Local:	
29.		ily support		ump sum alimo	ony, spousal sur	pport, child supp	ort, mainter	nance, divorce settlement, pro		
		No Yes. Give s _l	pecific in	nformation					Alimony:	
									Maintenance: Support:	
									Divorce settlement	
30.		<i>nples:</i> Unpa	id wage		surance payme	nts, disability bei made to someor		pay, vacation pay, workers' co	mpensation,	
	_	No Yes. Descri	oe							

Deb	tor 1	Courtne Case 16 First Name	6-17281	sDoc 1 Middle Name		<u>05\$23√16</u> cumetht™		<u>ed</u>	166/145i30: <u>04</u>	Des	c Main
31.		rests in insurance p mples: Health, disabi		rance; health			ŭ		r's insurance		
		No Yes. Name the insura of each policy and lis			Company n	ame:			Beneficiary:	<u> </u>	Surrender or refund value:
32.	If you prop	interest in property u are the beneficiary erty because someor No Yes. Describe	of a living trus				policy, or are	e currently entitle	ed to receive		
33.		ms against third pa mples: Accidents, em					ade a dem	and for payme	nt		
	✓	No Yes. Describe									
34.		er contingent and i	unliquidated	claims of ev	ery nature	e, including co	unterclaim	s of the debtor	r and rights		
			Personal Injury McHargue)	y Settlement a	against Sta	te Farm Insuran	ce (Debtor's	Attorney: Law (Offices of James P.		\$15000.00
35.		financial assets yo	u did not alre	ady list							
		No Yes. Describe									
36.		the dollar value of Part 4. Write that nu	-					-			\$15010.00
Part	5:	Describe Any B	susiness-R	elated Pro	perty Yo	ou Own or H	ave an Ir	terest In. Li	st any real estate	e in P	art 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any l	ousiness-relate	d property	?			
		No. Go to Part 6. Yes. Go to line 38.								po Do	rrent value of the rtion you own? not deduct secured claims exemptions
38.	Acc	ounts receivable or	commission	s you alread	y earned						
		No Yes. Describe									
39.		ce equipment, furn mples: Business-rela			odems, prii	nters, copiers, fa	x machines	, rugs, telephone	es, desks, chairs, electr	ronic de	evices
		No									
	Ц	Yes. Describe								_	•

		Courtne Case 16 First Name		Middle Name	Filed 05423416 Document	Page 18 of 74	⊾6∂145;30: <u>04</u> D	esc Main	_
40.	Mac	hinery, fixtures, eq	uipment, su	oplies you us	se in business, and tools	of your trade			
	✓	No							
		Yes. Describe							-
41.	Inve	entory							
	V	No							
	=	Yes. Describe							_
42.	Inte	rests in partnershi	ps or joint v	entures					
	✓	No							
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							
								_	
43. C	Custo	omer lists, mailing	lists. or othe	r compilatio	 ns				
		_	,						
			dudo noroona	مامامة: المامان المال	information (as defined in	44 11 0 0 0 404/44 4002			
	Ш	res. Do your lists int	dude persona	illy identifiable	e iniormation (as defined in	11 0.5.6. 9 101(41A))?			
		☐ No							
		Yes. Descri	be						
44.	Any	business-related p	roperty you	did not alread	U list				
	_		.,.,,,		•				
				,	_				
		Yes. Give specific information							
		inionnation		•					
				•					
			-			for pages you have attach			
Part	6:	Describe Any F	arm- and interest in far	Commerci mland, list it in	al Fishing-Related P	roperty You Own or H	lave an Interest In	1.	
46.	Do	you own or have a	ny legal or e	quitable inter	est in any farm- or comm	nercial fishing-related prop	erty?		_
		No. Go to Part 7.						Current value of the	
	Ħ	Yes. Go to line 47.						portion you own?	
	ш							Do not deduct secured claims	
								or exemptions	
47.		m animals							
	Exa	mples: Livestock, pou	ıltry, farm-rais	ed fish					
	✓	No							
		Yes. Describe							_

Deb	tor 1	Courtne Case 16-1 First Name	L7281 sDoc 1 Middle Name	Filed 05/28/16 Document	Entered 05/23/16 /145:30:04 Page 19 of 74	Desc Ma	uin
48.	Cro	ps-either growing or I	narvested	Boodmone	. ago 10 0		
	✓	No					
		Yes. Describe					
49.	Farr	m and fishing equipme	ent, implements, mac	hinery, fixtures, and tools	s of trade		
	✓	No					
		Yes. Describe					
50.	Farı	m and fishing supplies	s, chemicals, and feed				
	✓	No					
		Yes. Describe					
51.	Any	farm- and commercia	I fishing-related prope	erty you did not already li	st		
	✓	No					
	Ш	Yes. Describe					
52 A	dd th	o dollar value of all of	your ontrine from Par	t 6 including any entries	for pages you have attached		
Part					nat You Did Not List Above		
53.		ou have other proper mples: Season tickets, co		not aiready list?			
	✓	No					
		Yes. Give specific				-	
		information					
54. A	dd th	e dollar value of all of	your entries from Par	t 7. Write that number he	re	▶	
			•				
Part	8:	List the Totals of	Each Part of this	Form			
55. F	Part 1	: Total real estate, line	2			-	
56. p	oart 2	total vehicles, line 5		\$2050.00			
57. P	art 3:	Total personal and h	ousehold items, line 1				
58. P	art 4:	Total financial assets	, line 36	\$15010.0	0		
59. F	Part 5	: Total business-relate	ed property, line 45				
60. F	Part 6	: Total farm- and fishi	ng-related property, li	ne 52			
61. F	Part 7	: Total other property	not listed, line 54				
62. 1	Γotal	personal property. Add	d lines 56 through 61	\$17860.0			+ \$17860.00
			-	φ17000.0	Copy personal property t	otal ▶	ι ψ1/000.00
							\$17860.00
63. T	otal c	of all property on Sche	edule A/B. Add line 55 -	- line 62			

Filli	n this inform	Case 16-17281 ation to identify your case:	Doc 1	Filed 05/	23/16	Entered 05/2	3/16 15:30:04	Desc Main
	otor 1	Courtney	S		Battles			
	otor 2	First Name First Name		le Name	Last Nar Last Nar			
		inkruptcy Court for the:	Northern		District of Illin			
	e number				(Sta	ate)		
	,	orm 106C						Check if this is a amended filing
		C: The Prop	erty Yo	ou Claim	as Exc	empt		12/1
For s to exer exer exer oro	each iten o state a s mpted up eive certa mption of perty is d Itel Which set You ar	pecific dollar amou to the amount of ar in benefits, and tax	aim as exempt rest value und dithat amou	mpt, you must pt. Alternative ple statutory tirement func- der a law that unt, your executes exempt eck one only, ever- y exemptions. 11 § 522(b)(2)	st specify yely, you n limit. Son ds—may k t limits the emption w	the amount of nay claim the fune exemptions- be unlimited in exemption to ould be limited use is filing with you.	ull fair market value —such as those fo dollar amount. How a particular dollar to the applicable s	claim. One way of doing so e of the property being r health aids, rights to wever, if you claim an amount and the value of the statutory amount.
		ription of the property an alle A/B that lists this pro		ent value of portion you		f the exemption yo		cific laws that allow exemption
			Сору	the value from dule A/B	,			
	Brief description	: US Bank		\$10.00	7			735 ILCS 5/12-1001(b)
	Line from Schedule A				100%	\$10.00 of fair market value, u able statutory limit	ip to any	
	Brief description	Used Furniture		\$400.00	✓	able statutory in the		735 ILCS 5/12-1001(b)
	Line from Schedule A			ψ .00.00	100%	\$400.00 of fair market value, u able statutory limit		
3.	(Subject to	aiming a homestead exer adjustment on 4/01/19 and id you acquire the property	every 3 years	after that for case	es filed on or a	ŕ	,	

No Yes

Entered 05/23/16/145:30:04 Desc Main Courtne Case 16-17281 sDoc 1 Filed 05#28/16 Debtor 1 Page 21 of 74 Documetht me

Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) **Used Women's** Brief \$400.00 **V** description: Clothing \$400.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit 735 ILCS 5/12-1001(h)(4) **Personal Injury** \$15,000.00 \checkmark Settlement against State \$15,000.00 Farm Insurance 100% of fair market value, up to any (Debtor's Attorney: Law applicable statutory limit Brief Offices of James P. description: McHargue) Line from Schedule A/B: 34 735 ILCS 5/12-1001(c) Brief 1999 Chevrolet Lumina \$2,050.00 $\overline{\mathbf{V}}$ description: 220000 miles \$1,739.00 Line from 100% of fair market value, up to any Schedule A/B: 03

applicable statutory limit

		Case 16-17281	Doc 1 Filed (05/23/16 Entered 05/23/	/16 15·30·04	Desc Main	
Fill in	this informa	ation to identify your case:		S S	10 10.00.01	Dood Main	
Debt	or 1	Courtney First Name	S Middle Name	Battles Last Name			
Debte (Spot		First Name	Middle Name	Last Name			
Unite	d States Ba	nkruptcy Court for the: No	orthern	District of Illinois(State)			
Case (If knd	number own)						
Off	icial F	orm 106D		<u>'</u>			eck if this is a ended filing
Sc	hedu	le D: Creditor	rs Who Hav	e Claims Secured	by Prope	rty	12/1
corre form	ect inform. On the Do any cre No. Ch	nation. If more space top of any additional ditors have claims secured	is needed, copy to pages, write your by your property? orm to the court with you	ried people are filing together he Additional Page, fill it out, in name and case number (if known other schedules. You have nothing else to	number the entri	•	
2. I	_ist all secu claim. If mor	ured claims. If a creditor has	rticular claim, list the other	claim, list the creditor separately for each er creditors in Part 2. As much as ditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
- - !	Speedy Cas Creditor's Na 1931 N. Ma Number Melrose Park City		Chevrolet, Lumina Va	y that secures the claim: lue: \$2,050.00 e, the claim is: Check all that apply.	\$311.00	\$2,050.00	\$0.00
[[[[Debtor Debtor Debtor At least another Check commu	2 only 1 and Debtor 2 only one of the debtors and if this claim relates to a unity debt	Nature of lien. Check An agreement you car loan) Statutory lien (succompleted by Judgment lien from Other (including a	made (such as mortgage or secured n as tax lien, mechanic's lien) n a lawsuit right to offset)			
l		vas incurred Add the dollar value of you	Last 4 digits of account and tries in Column A	unt number on this page. Write that number	\$311.00		
		nere:					

		Case 16-1728	Doc 1	Filed 05/23/16	S Entered	<u>05/2</u> 3/16 15:30	0:04 Desc	Main	
Fill in	this informa	ation to identify your case	:			0.17	7.04 DC3C	IVICIII	
Debto	or 1	Courtney First Name	S Middle N		ttles st Name				
Debto (Spou		First Name	Middle N	Name Las	st Name				
Unite	d States Ba	nkruptcy Court for the:	Northern	District o	f Illinois (State)				
Case (If kno	number own)								
Offi	cial Fo	rm 106E/F					Chec	ck if this is ar	n amended filing
Sc	hedu	le E/F: Cre	ditors W	ho Have	Unsecu	red Claims	3		12/15
party t 106A/I are lis the bo	to any exect B) and on S ted in Sche exes on the	and accurate as possib sutory contracts or une Schedule G: Executory edule D: Creditors Who left. Attach the Contir II of Your PRIORIT	xpired leases that Contracts and United Hold Claims Secured to the contract of	t could result in a cla nexpired Leases (Of cured by Property. If nis page. On the top	im. Also list exec ficial Form 106G) more space is n	cutory contracts on <i>Sc.</i> b. Do not include any cr eeded, copy the Part y	<i>hedule A/B: Prop</i> reditors with parti rou need, fill it out	erty (Officia ally secured , number th	al Form d claims that ne entries in
1.		ditors have priority unso to Part 2.	secured claims ag	gainst you?					
	identify wha possible, lis Part 1. If mo	our priority unsecured t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold lanation of each type of c	aim has both priority al order according t ds a particular clain	y and nonpriority amou to the creditor's name. n, list the other credito	Ints, list that claim I If you have more rs in Part 3.	here and show both prior than two priority unsecur	ity and nonpriority a	amounts. As	much as
							Total claim	Priority amount	Nonpriority amount

Filed 0512316 Entered 05123116 115130:04 Desc Main sDoc 1 Debtor 1 Document Page 24 of 74 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 AMERIFINANCIAL SOLUTIO \$560.00 Last 4 digits of account number 5423 Nonpriority Creditor's Name PO BOX 7 10/1/2012 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent VASSAR Michigan 48768 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL Is the claim subject to offset? **~** CREDITOR: MEDICAL PAYMENT **✓** No Other. Specify DATA Yes 4.2 Broward Health Medical Center \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 1600 S Andrews Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 33316 Fort Lauderdale Florida City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Is the claim subject to offset? I✓I No Yes 4.3 Chase Card Services \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Correspondence Dept PO Box 15298 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington **Delaware** 19850 Unliquidated Citv Zip Code Who incurred the debt? Check one. Debtor 1 only I✓I Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Is the claim subject to offset? Ͷ No Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

4.4 City of Chicago Department of Finance	\$540.00
Nonpriority Creditor's Name	
Number Street	
As of the date you file, the claim is: Check all that app	ply.
Chicago Illinois 60604 Contingent	
City State Zip Code Unliquidated	
Who incurred the debt? Check one. ☐ Disputed ☐ Disputed	
Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	
Obligations arising out of a separation agreement o	r divorce that
At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other s	similar debts
Is the claim subject to offset? Other. Specify Unsecured	Sirillar debte
✓ No	
Yes	
4.5 City of Chicago Parking	\$2,000.00
Nonpriority Creditor's Name	ΨΣ,000.00
121 N. LaSalle St # 107A When was the debt incurred? n/a Number Street	
As of the date you file, the claim is: Check all that app	oly.
Chicago Illinois 60602 Contingent	
City State Zip Code Unliquidated	
Who incurred the debt? Check one. ☐ Disputed ☐ Debtor 1 only	
Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only Student loans	
☐ Obligations arising out of a separation agreement o	r divorce that
you did not report as priority drains	oimilar dabta
☐ Check if this claim relates to a community debt ☐ Debts to pension or profit-sharing plans, and other some state of the claim subject to offset? ☐ Other. Specify ☐ UnsecuredUnsecured	similar debts
Is the claim subject to offset? ✓ Other. Specify UnsecuredUnsecured ✓ No	
Yes	
	#4 000 00
4.6 ComEd Last 4 digits of account number	\$1,300.00
3 Lincoln Center When was the debt incurred? n/a Number Street	
As of the date you file, the claim is: Check all that app	oly.
Contingent Contingent	
Oakbrook Terrace Illinois 60181 City State Zip Code Unliquidated	
Who incurred the debt? Check one.	
Debtor 1 only Type of NONPRIORITY unsecured claim:	
Debtor 2 only Student loans	
Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement o	or divorce that
At least one of the debtors and another you did not report as priority claims	
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other s	similar debts
Is the claim subject to offset? Other. Specify Unsecured	
✓ No ☐ Yes	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDIT ACCEPTANCE		\$6,992.00
	Nonpriority Creditor's Name	Last 4 digits of account number 5362	ψ0,032.00
	PO BOX 513 Number Street	When was the debt incurred? 2/1/2011	
	Trumbul Stroot	As of the date you file, the claim is: Check all that apply.	
	0.45.11	Contingent	
	Southfield Michigan 48037 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	÷	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify 045 Automobile	
	No	• Other Specify	
	Yes		
4.0	DEPT OF ED/NAVIENT		\$4.505.00
4.8	Nonpriority Creditor's Name	Last 4 digits of account number1005	\$4,535.00
	PO Box 9635	When was the debt incurred? 10/1/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre Pennsylvania 18773	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.9	DEPT OF ED/NAVIENT Nonpriority Creditor's Name	Last 4 digits of account number0122	\$3,035.00
	PO Box 9635	When was the debt incurred? 1/1/2016	
	Number Street	As of the date year file the element in Check all that can't	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Wilkes Barre Pennsylvania 18773	= •	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	<u>✓</u> No		
	Voc		

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First Name Middle Name Document Page 27 of 74

art 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.10	DEPT OF ED/NAVIENT	Last 4 digits of account number 0122	\$2,250.00
	Nonpriority Creditor's Name PO Box 9635		
	Number Street	When was the debt incurred? 1/1/2016	
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Parra Pannaulyania 19772	Contingent	
	Wilkes Barre Pennsylvania 18773 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	☐ Yes		
4 4 . 1	-		ATE 222 2-
4.11	Dr. Hussain Intesar Nonpriority Creditor's Name	Last 4 digits of account number	\$75,000.00
	830 N. Ashland Ave	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60622	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	불	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify Unsecured	
	Is the claim subject to offset?		
	No		
	Yes		
4.12	First Cash	Last 4 digits of account number	\$339.16
	Nonpriority Creditor's Name 7001 Post Road, Suite 300	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Dublin Ohio 43016	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify Unsecured	
	Is the claim subject to offset?		
	✓ No		
	Yes		

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First Name Docume Page 28 of 74

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.13	First Cash Advance Nonpriority Creditor's Name	Last 4 digits of account number	\$876.00
	690 East Lamar Blvd # 400 Number Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Arlington Texas 76011 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Unsecured	
	✓ No		
	Yes		
4.14	Illinois Tollway	Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove Illinois 60515	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify Unsecured	
	✓ No	_	
	Yes		
4.15	Jackson Park Hospital	Last 4 digits of account number	\$318.00
	Nonpriority Creditor's Name 7531 S. Stony Island Ave		
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60649	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>Unsecured</u>	
	✓ No		
	Yes		

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First Name Docume 10th Page

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.16		- Last 4 digits of account number	\$3,000.00
	Nonpriority Creditor's Name 18037 Torrence Ave		
	Number Street		
4.16 Lansing Chiropractic Clinic & Wellness Nonpriority Creditor's Name 18037 Torrence Ave			
Last 4 digits of account number S3,000.00			
		- =	
		<u> </u>	
	≌ ′	··	
	'	you did not report as priority claims	
	븜		
	_	Other. Specify Unsecured	
	Yes		
4.17		Last 4 dimits of account number	\$1,285.55
			<u> </u>
			
	Oklahoma City Oklahoma 73126		
	, , , , , , , , , , , , , , , , , , , ,		
	Debtor 2 only	··	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another		
	Check if this claim relates to a community debt		
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.18	PLS Loan Store	Last 4 digits of account number	\$900.00
	Number Street	As of the date you file the claim is: Check all that apply	
		<u> </u>	
	,		
	Debtor 1 only		
	<u>'</u>	··	
	At least one of the debtors and another	you did not report as priority claims	
		✓ Other. Specify <u>Unsecured</u>	
	No V		
	Yes		

Courtne Case 16-17281 sDoc 1 Filed 05/23/16 Entered 05/23/16 /145/30:04 Desc Main Debtor 1 Document Page 30 of 74 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Skan National Radiology Services \$2,700.00 Last 4 digits of account number Nonpriority Creditor's Name 7456 S. State Road, Suite 100 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60638 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Is the claim subject to offset? **✓** No Yes 4.20 TCF Bank \$764.00

919 Estes Court	When was the debt incurred?n/a
Number Street	As of the date you file, the claim is: Check all that apply.
0.1	Contingent
Schaumburg Illinois 60193 City State Zip Code	Unliquidated
Who incurred the debt? Check one.	Disputed
Debtor 1 only	Type of NONPRIORITY unsecured claim:
Debtor 2 only	Student loans
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that
At least one of the debtors and another	you did not report as priority claims
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offset?	✓ Other. Specify Unsecured
<u>✓</u> No	
Yes	
TRS Recovery Services	Last 4 digits of account number \$415.28
Nonpriority Creditor's Name Po Box 60022	When was the debt incurred?
Number Street	As of the date you file, the claim is: Check all that apply.
	Contingent
City Industry California 91716	Unliquidated
City State Zip Code Who incurred the debt? Check one.	
Debtor 1 only	Disputed
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offset?	✓ Other. Specify Unsecured
✓ No	
Yes	

Last 4 digits of account number

Nonpriority Creditor's Name

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University of Illinois Medical Center Nonpriority Creditor's Name 8332 Innovation Way When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated City State Zip Code Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unsecured Unsecu		and page, in		ng with 4.5, followed by 4.6, and		Total claim	
Chicago Illinois 60682 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Chicago Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unsecured	Nonpriority Credi	Nonpriority Creditor's Name 8332 Innovation Way		· ·	<u> </u>		
Chicago				As of the date you file, the	claim is: Check all that apply.		
City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unsecured	-			Contingent			
City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Unsecured	Chicago	Illinois	60682	Unliquidated			
Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Unsecured		State	Zip Code	Disputed			
Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured					secured claim:		
you did not report as priority claims you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Volter. Specify Unsecured	Debtor 2 only	1		Student loans			
☐ Check if this claim relates to a community debt ☐ Check if this claim relates to a community debt ☐ Check if this claim relates to a community debt ☐ Other. Specify	=	·				r divorce that	
Curior. Opening	At least one of	of the debtors and another		Debts to pension or pro	ofit-sharing plans, and other similar de	ebts	
	Check if this	s claim relates to a comi	nunity debt	Other, Specify	Unsecured		
Is the claim subject to offset?	Is the claim sub	iect to offset?		<u> </u>			
✓ No	Yes						

Filed 05½3½16 Entered 05½3¼16 ଌିର୍ଜ୍ଫେ 30:<u>04 Desc Main</u> Document Page 32 of 74 Debt That You Already Listed

List Othe	13 to be Notified	About a Debt Til	at 100 Alleady Listed				
collection agen agency here. Sin	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For exam collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list th agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional credito do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.						
Blatt, Hassenmi	ller, Leibsker & Moore,	LLC					
Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
PO Box 489			Line 4.17 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
Number Str	eet		Part 2: Creditors with Nonpriority Unsecured				
			Claims				
Normal	Illinois	61761	Last 4 digits of account number				
City	State	Zip Code					

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st Name Middle Name F

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Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$9,820.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here. \$108,040.99 6j. Total. Add lines 6f through 6i. 6j.

Fill ir	n this inform	Case 16-1728 ation to identify your cas	1 Doc 1 Fil	ed 05/23/16 Er	ntered 05/23/16 15:30:04	Desc Main			
Debt	tor 1	Courtney	S	Battles					
		First Name	Middle Nam	ne Last Name					
Debt (Spo		First Name	Middle Nam	ne Last Name					
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)					
Case (If kn	e number own)			()					
Off	ficial F	Form 106G				Check if this is ar amended filing			
Sc	hedul	e G: Execut	ory Contrac	cts and Unex	pired Leases	12/15			
space		, copy the additional p			oth are equally responsible for supply it to this page. On the top of any additi				
1. C	_ •	ive any executory ck this box and file this fo		•	eve nothing else to report on this form.				
Ī.	Yes. Fill i	n all of the information be	elow even if the contrac	ts or leases are listed on S	chedule A/B: Property (Official Form 106A	√B).			
	2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.								
Person or company with whom you have the contract or lease				State what the contrac	State what the contract or lease is for				
2.1	Ferda Mo Name	ore			Residential Lease, Debtor is Lessee, 1 year residential lease				
	Number	Street							
	City	Si	ate	Zip Code					

		Case 16-1728	1 Doc 1 Filed (15/22/16 Entorod	<u>05/2</u> 3/16 15:30:04	Dosc Main
Fill	in this inform	ation to identify your case		U. 17.37.10 I III.E.I.E.I.	11.3/2.3/10 13.30.04	Desc Main
De	btor 1	Courtney	S	Battles		
De	btor 2	First Name	Middle Name	Last Name		
(Sp	ouse, if filing	First Name	Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	se number (nown)			(State)	_	
						Check if this is a
\bigcirc 1	ficial F	Form 106H				amended filing
			dobtoro			
5 0	neaui	e H: Your Co	aeptors			12/1
ever	y question.			n the top of any Additional		ase number (if known). Answer
	Yes					
2.	Louisiana, N	•	ived in a community proper erto Rico, Texas, Washington,	• • •	nunity property states and territor	ies include Arizona, California, Idaho,
		id your spouse, former sp	oouse, or legal equivalent live	with you at the time?		
	☐ Y	es. In which community s	tate or territory did you live? _	Fill in the	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
3.	as a codeb	tor only if that person is	s a guarantor or cosigner. I	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in th	nis information to identify	your case:	-100140		3/16 15	:30:04	Desc Ma	ain	
	_	Docui		age oo or	7-				
Debtor 1	Courtney	S Mistalla Nia as a	Battles		-				
D - l- (0	First Name	Middle Name	Last Nam	е		Check if this	is:		
Debtor 2 (Spouse,	if filing) First Name	Middle Name	Last Nam		-	An ame	nded filing		
	or i not raine	Wilddie Name	Lastriani	· ·			ement showing	1 nost-ne	tition chapter 13
United Sta	ates Bankruptcy Court for the:	Northern	District of Illino		_		s as of the follo		
Case num	pher		(State	e)					
(If known)					-	MM / DI	D / YYYY	•	
Offici	al Form 106I								
Sche	dule I: Your Inc	ome							12/15
	vrite your name and ca	se number (if known). A		question.					
1.	Fill in your employment		Debtor 1	Debtor 1		Debtor 2			
	information.	Employment status	✓ Employed		Employ	rod.			
	If you have more than one	, ,	=						
	job, attach a separate page with		Not Emplo	yeu		☐ NOLE	nployed		
	information about additional	Occupation	DSP						
	employers.	Employer's name	Glenkirk						
	Include part time, seasonal,	Employer's address	1925 N. Clybo	urn Suite 200					
	or self-employed work.	zimpioyor o dadrooo	Number Street	um, cano 200		Number Stre	eet		
	Occupation may include								
	student								
	or homemaker, if it applies.		Chicago	Illinois	60614				
			City	State	Zip Code	City	Sta	ate Zi	ip Code
		How long employed there?							
Part 2:	Give Details About I	Monthly Income							
Estimat are sepa	_	date you file this form. If you ha	ave nothing to re	port for any line	e, write \$0 in the s	space. Includ	e your non-filin	g spouse	unless you
	your non-filing spouse have mo te sheet to this form.	re than one employer, combine the	ne information fo	r all employers	for that person on	the lines bel	ow. If you need	d more sp	oace, attach
a s c paia	110 311661 to (1115 101111.			For	Debtor 1	For Debt			
	List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.			2.	\$2,157.70			-	
				3.	+ \$0.00				
	o							_	

4. Calculate gross income. Add line 2 + line 3.

\$2,157.70

Debtor 1 CourtneyCase 16-17281 s Doc 1 Filed 05/23/16 Entered @5/23/166 15:30:04 Desc Main Documentame Page 37 of 74 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$2,157.70 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$390.76 5b. 5b. Mandatory contributions for retirement plans \$21.67 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.72 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$30.40 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$443.54 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,714.16 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income \$0.00 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,714.16 \$1,714.16 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,714.16 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-17281	l Doc 1 Filed 0	5/23/16 Entered	<u>d 05/2</u> 3/16 15:30:04	Desc Main
Fill in this info	rmation to identify your case		J. J		
Debtor 1	Courtney	S	Battles		
	First Name	Middle Name	Last Name	_	
Debtor 2				Check if this is:	
(Spouse, if fili	ng) First Name	Middle Name	Last Name	An amended fili	ng
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		showing post-petition chapter 13 the following date:
Case number			. ,		
(If known)				MM / DD / YYY	Ϋ́
Official	Form 106J				
schedu	ıle J: Your Ex	penses			12/15
nformation. In the formation of the form		ttach another sheet to this		equally responsible for supplyi dditional pages, write your nan	
1. Is this a jo	oint case?				
✓ No. G	Go to line 2				
Yes. I	Does Debtor 2 live in a sep	parate household?			
	No				
	Yes. Debtor 2 must file	Official Forms 106J-2, Expen	ses for Separate Household	of Debtor 2.	
2. Do you ha	ave dependents? No)			
Do not list	Debtor 1 and Ye	s. Fill out this information for	Dependent's relations	ship to Dependent's	Does dependent live
Debtor 2.	ea	ch dependent	Debtor 1 or Debtor 2	•	with you?
			Child	8 years	_ No.
					✓ Yes.
•	xpenses include				
expenses than	of people other	J			
yourself a	•	s			
Part 2: Est	timate Your Ongoing	Monthly Expenses			
	of a date after the bankru			s a supplement in a Chapter 13 neck the box at the top of the fo	
		nsh government assistance on Schedule I: Your Income			Your expenses
	al or home ownership experience of the ground or lot. 4.	enses for your residence. In	clude first mortgage paymen	nts and	\$450.00
•	cluded in line 4:				
	estate taxes				4a \$0.00
4b. Prope	erty, homeowner's, or renter'	s insurance			4b. \$0.00
	e maintenance, repair, and up				
	eowner's association or cond	• •			<u> </u>
4u. 1101116	cowinci s association on conc	JOHN HUITT GUES			4d. \$0.00

Debtor 1 Courtne Case 16-17281 s Doc 1 Filed 05/23/416 Entered 05/23/416 /45/30:04 Desc Main

Document Page 39 of 74 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$89.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$450.00 7. 8. Childcare and children's education costs \$125.00 8. 9. Clothing, laundry, and dry cleaning \$85.00 9. 10. Personal care products and services \$75.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$150.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$90.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Courtne Case 16-17281 First Name	sDoc 1	Filed 05/23/16 Document	<u>Entered</u> 05/23/16 /k5:30: <u>04</u> Page 40 of 74	Desc Main	
21.Other	. Specify:				21	\$0.00
	late your monthly expenses.					\$1,514.00
	add lines 4 through 21.					\$0.00
22b. C	Copy line 22 (monthly expenses for	Debtor 2), if ar	ny, from Official Form 106J	-2		\$1,514.00
22c. A	dd line 22a and 22b. The result is	your monthly ex	xpenses.		22.	
23. Calcu	late your monthly net income.					
23a. C	Copy line 12 (your combined month	nly income) fron	n Schedule I.		23a	\$1,714.16
23b. C	Copy your monthly expenses from li	ne 22 above.			23b	\$1,514.00
	ubtract your monthly expenses from		income.			\$200.16
	The result is your monthly net inco	me.			23c	
24. Do y o	ou expect an increase or decrea	se in your exp	penses within the year af	ter you file this form?		
For e	example, do you expect to finish pa	ying for your ca	ır loan within the year or do	you expect your		
morto	gage payment to increase or decre	ease because o	of a modification to the term	ns of your mortgage?		
□ N	No					
	⁄es					
	Explain here:					
	•	rom family and	contributes \$450/month to	owards rent/utilities.		

page 3

	Case 16-17281	Doc 1 Filed 0	5/23/16 Entere	<u>d 05/2</u> 3/16 15:30:04	Desc Main
Fill in this inf	ormation to identify your case:			0710 19.30.04	Desc Main
Debtor 1	Courtney	S	Battles		
D 14 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fi	iling) First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	Northern	District of Illinois		
Case numbe			(State)		
(If known)	ei				
Officia	l Form 106Dec			<u> </u>	Check if this is an amended filing
Declar	ation About an	Individual De	btor's Sched	ules	12/1:
If two marrie	ed people are filing together,	both are equally responsi	ble for supplying correct	information.	
property by 1 1519, and 357	fraud in connection with a ba				ing property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
Did you	u pay or agree to pay someo	ne who is NOT an attorney	to help you fill out bankr	ruptcy forms?	
✓ No	0				
Yes	s. Name of person		Attach Bankruptcy Signature (Official I	Petition Preparer's Notice, Declar Form 119).	ation, and
	penalty of perjury, I declare t ey are true and correct.	hat I have read the summa	ry and schedules filed w	ith this declaration and	
🗶 /s/ Cou	urtney Battles		×		
Signatu	re of Debtor 1		Signatu	re of Debtor 2	
Date 5/	/23/2016		Date		
N	MM/DD/YYYY		N	MM/DD/YYYY	

	Case 16-172 is information to identify your o		Filed 05/23/16	<u>Entered 05/2</u> 3/16 15:30:0	04 Desc Main
Debtor		S	Battles		
Debtor	First Name	Middle	Name Last Nan	ne	
	e, if filing) First Name	Middle	Name Last Nan	ne	
United \$	States Bankruptcy Court for the	: Northern	District of Illino		
Case no			(Sta		
Offic	cial Form 107				Check if this is a amended filing
State	ement of Finan	cial Affairs	for Individua	ls Filing for Bankru	ptcv 12/1
Be as co	omplete and accurate as pos	ssible. If two married	I people are filing together	r, both are equally responsible for sup	pplying correct information. If more
pace is	needed, attach a separate s	heet to this form. Or	the top of any additional	pages, write your name and case nur	mber (if known). Answer every question
Part 1:	Give Details About Yo	ur Marital Status	s and Where You Live	ed Before	
1. \	What is your current marital	status?			
[]	Married ✓ Not married				
2. [Ouring the last 3 years, have	you lived anywhere	other than where you live	now?	
[No Yes. List all of the places yo	ou lived in the last 3 ye	ears. Do not include where yo	u live now.	
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	Debtor 1:			Debtor 2: Same as Debtor 1	
				Same as Debtor 1	there
	Debtor 1: Number Street		there		there Same as Debtor 1
	Number Street		there From	Same as Debtor 1 Number Street	there Same as Debtor 1 From
		Zip Code	there From	Same as Debtor 1 Number Street City State Z	there Same as Debtor 1 From To ip Code
	Number Street	Zip Code	there From	Same as Debtor 1 Number Street	there Same as Debtor 1 From To
	Number Street	Zip Code	there From	Same as Debtor 1 Number Street City State Z	there Same as Debtor 1 From To ip Code
	Number Street City State	Zip Code	there From To	Same as Debtor 1 Number Street City State Z Same as Debtor 1	there Same as Debtor 1 From To ip Code Same as Debtor 1
	Number Street City State	Zip Code	there From To From	Same as Debtor 1 Number Street City State Z Same as Debtor 1 Number Street	there Same as Debtor 1 From To ip Code Same as Debtor 1 From From From From From From

Filed 05/23/16 ମଣ୍ଡେ Desc Main Documente Page 43 of 74

Part	2: Explain the Sources of Your Inc	ome			
4.	Did you have any income from employmen Fill in the total amount of income you received f activities. If you are filing a joint case and you ha No Yes. Fill in the details.	rom all jobs and all businesses	including part-time		
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$9149.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$3000.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
	For the calendar year before that: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$6500.00	Wages, commissions, bonuses, tips Operating a business	
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; internand you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				
	For last calendar year: (January 1 to December 31,		\$360.00 \$1,788.00		
	For the calendar year before that: (January 1 to December 31,				

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Pa	rt 3:	List Ce	rtain Pa	yments Y	ou Made Before	You Filed for Ban	kruptcy		
6.	Are e	either Deb	otor 1's or	Debtor 2's	debts primarily con	sumer debts?			
					tor 2 has primarily o	consumer debts. Cons	umer debts are defined in 11	U.S.C. § 101(8) as "incurred	d by an individual primarily
		Durin	g the 90 d	ays before y	ou filed for bankruptcy	, did you pay any credito	r a total of \$6,425* or more?		
		□ r	No. Go to	line 7.					
			total	amount you	paid that creditor. Do	not include payments fo	more in one or more payment r domestic support obligation attorney for this bankruptcy c	s, such as	
		* Sub	ject to adj	ustment on 4	/01/19 and every 3 ye	ars after that for cases fil	ed on or after the date of adju	ustment.	
	✓	res. Debt	or 1 or D	ebtor 2 or b	oth have primarily o	consumer debts.			
		Durin	g the 90 d	ays before yo	ou filed for bankruptcy	, did you pay any credito	r a total of \$600 or more?		
		1	No. Go to	line 7.					
			that	creditor. Do	not include payments		re and the total amount you p ligations, such as child supp Inkruptcy case.		
						Dates of payment	Total amount paid	Amount you still owe	Was this payment for
		Creditor's Number City		State	Zip Code		-		Mortgage Car Credit card Loan repayment Suppliers or vendors Other
		Creditor's	. Name						Mortgage
			s ivallie						Car
		Number	Street						Credit card
									Loan repayment Suppliers or
		City		State	Zip Code				vendors
						<u> </u>			Other
		Creditor's	Name						Mortgage Car
		Number	Street						Credit card
									Loan repayment
		City		State	Zip Code				Suppliers or vendors
		Jity		Julio	2.5 0000				Other

sDoc 1 Debtor 1 Page 45 of 74 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Amount you still Dates of Total amount paid Reason for this payment payment owe Received tax refund and paid back mother for 2/1/2016 Wanda Earl \$2000.00 \$100.00 buying her a vehicle Insider's Name Number Street City State Zip Code Cousin helped pay for registration and city Webb, Jabarri 5/1/2016 \$600.00 \$100.00 stickers for vehicle, and pays him back each pay Insider's Name period Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Courte Case 16-17281 s Doc 1 Filed 05/23/316 Entered 05/23/116 (1/45)/30:04 Desc Main

Page 46 of 74 Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City Zip Code State Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Citv State Zip Code Date Value of the Describe the property property

Creditor's Name

Street

State

Zip Code

Number

City

Explain what happened

Property was repossessed. Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Deb	tor 1		<u>ed 05/23/16 Entered</u> 05/23/16 /1/5፡30 Document Page 47 of 74): <u>04 Desc</u>	Main
11.		ounts or refuse to make a payment because you or	by creditor, including a bank or financial institution, set o	off any amounts fi	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name	_		
		Number Street	_	_	
			Last 4 digits of account number: XXXX-		
		City State Zip Code	_		
12.		iin 1 year before you filed for bankruptcy, was any iver, a custodian, or another official?	of your property in the possession of an assignee for t	he benefit of cred	itors, a court-appointed
	✓	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.			ou give any gifts with a total value of more than \$600 per	person?	
		No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift	_		
		Number Street	_		
		City State Zip Code	_		
		Person's relationship to you			
		Person to Whom You Gave the Gift	_		
		Number Street	_		
		City State Zip Code Person's relationship to you			
		1 disorts relationship to you			

		FIRST Name	IVIIQ	die Name Do	ocument Page 48 of 74		
14.	With	nin 2 years before yo	ou filed for ban		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
		No Yes. Fill in the details	for each gift or	contribution.			
		Gifts with a total va	_		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
Daw	. C. I	City	State	Zip Code			
Pari 15.		_ist Certain Loss		ruptcy or since vo	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster. or
	gam	bling?			,	, ,	, .
		No Yes. Fill in the details.					
		Describe the prope how the loss occur		d	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
					insurance claims on line 33 of Schedule A/B: Property.		
Part	57	_ist Certain Payr	monts or Tra	nefore		l	
16.					anyone else acting on your behalf pay or transfer any	property to anyor	ne you consulted about
		ing bankruptcy or p de any attorneys, banl			counseling agencies for services required in your bankrupto	су.	
		No Yes. Fill in the details.					
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Attorney's Fee - 350.00	5/23/2016	\$350.00
		Person Who Was Pai 20 South Clark Stree					
		Number Street					
		Chicago	Illinois	60606			
		City	State	Zip Code			
		Email or website add					
		Person Who Made th	e Payment, if No	ot You		_	
		Person Who Was Pai	id				
		Number Street					
		City	State	Zip Code			
		Email or website add	Iress				
		Person Who Made th	e Payment, if No	ot You			

Debtor 1 Courtne Case 16-17281 s Doc 1 Filed 05/23/416 Entered 05/23/416 (ALS) 30:04 Desc Main

City Vithin 2 yrdinary o	years before you filed for bankru course of your business or finan oth outright transfers and transfers r	Zip Code	-		or transfer was made		
City Vithin 2 yrdinary o	State Street State Support State	Zip Code	- - -			-	
City Vithin 2 y rdinary o	State Z years before you filed for bankru course of your business or finan oth outright transfers and transfers r	Zip Code	- -				
Vithin 2 yrdinary of clude both ansfers the	years before you filed for bankru course of your business or finan oth outright transfers and transfers r	Zip Code					
Vithin 2 yrdinary of clude both ansfers the	years before you filed for bankru course of your business or finan oth outright transfers and transfers r	•	_				
<u>/</u> No ☐ Yes. I	hat you have already listed on this so Fill in the details.	made as secur	ity (such as the granting of a security inte	rest or mortgage on	your property). Do	not inclu	ude gifts and
	The first of detaile.		Description and value of any property transferred		property or paymets paid in exchange		Date transf
Pers	son Who Received Transfer		-				
Num	nber Street		-				
City Pers	State 2 son's relationship to you	Zip Code	-				
Pers	son Who Received Transfer		-				
Num	nber Street		-				
City Pers	State 2 son's relationship to you	Zip Code	_				
These are	e often called asset-protection device		u transfer any property to a self-settle	d trust or similar d	evice of which yo	u are a t	peneficiary?
Yes. I	Fill in the details.		Description and value of the prop	erty transferred			Date trans

Deptor 1	Courtney ase 10-1/201	SDUCI	LIIEU OOBATOBSLO	ETILETEU Wageroomdeo (mkoowo) U. U4	Desc Main
	First Name	Middle Name	DocumastrName	Page 50 of 74	
			Document	rage 30 or 14	
Part 8:	List Certain Financial Acc	counts, Inst	ruments, Safe Dep	osit Boxes, and Storage Units	

20.	or tra	in 1 year before you filed for bankruptcy, were a ansferred? de checking, savings, money market, or other finance eratives, associations, and other financial institutions.	ial accounts; certificates of deposit; sha			
	=	No Yes. Fill in the details.				
			Last 4 digits of account number	Type of account or instrument	was closed,	Last balance before closing or transfer
		CHASE Person Who Was Paid PO Box 15298 Number Street Wilmington Delaware 19850	XXXX-0000 	Checking Savings Money market Brokerage Other	7/1/2015	\$ 50.00
		City State Zip Code Person Who Was Paid Number Street	xxxx- 	Checking Savings Money market Brokerage Other		
21.	Do y	City State Zip Code ou now have, or did you have within 1 year before ables?	ore you filed for bankruptcy, any saf	e deposit box or other depositor	ry for securities, c	ash, or other
		Yes. Fill in the details.	Who else had access to it?	Describe the contents		Do you still have it?
		Name of Financial Institution Number Street	Name Number Street			☐ No ☐ Yes
		City State Zip Code	City State Zip 0	Code		
22.	✓	e you stored property in a storage unit or place on No Yes. Fill in the details.	other than your home within 1 year	before you filed for bankruptcy	?	
			Who else had access to it?	Describe the contents		Do you still have it?
		Name of Storage Facility	Name			☐ No ☐ Yes
		Number Street	Number Street City State Zip C	Code		_
		City State Zip Code				

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, of No Yes. Fill in the details. Where is the property? Owner's Name Number Street Describe the contents	' hold in trust for someone
No Yes. Fill in the details. Where is the property? Describe the contents Number Street	hold in trust for someone.
Yes. Fill in the details. Where is the property? Describe the contents Owner's Name Number Street	note in traction componer
Owner's Name Number Street	
	Value
Number Street	
City State Zip Code	
City State Zip Code	
Part 10: Give Details About Environmental Information	
For the purpose of Part 10, the following definitions apply:	
Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.	
Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.	
 Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. 	
Report all notices, releases, and proceedings that you know about, regardless of when they occurred.	
24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environment	al law?
✓ No Yes. Fill in the details.	
Governmental unit Environmental law, if you	know it Date of notice
No. of the state o	
Name of site Governmental unit	
Number Street Number Street	
City State Zip Code	
City State Zip Code	
25. Have you notified any governmental unit of any release of hazardous material?	
No Yes. Fill in the details.	
Governmental unit Environmental law, if you	know it Date of notice
Name of site Governmental unit	
Number Street Number Street	
City State Zip Code	
City State Zip Code	

Debto	r 1	Courtne Case 16- First Name	17281	sDoc 1 Middle Name	Filed 05/28/16 Document	Entered 05/26 Page 52 of 74	%16 %15;30: <u>04</u>	Desc Main	
26. I	Hav	e you been a party in	any judici	al or administra	ative proceeding unde	r any environmental law	? Include settlements	and orders.	
ſ	▽	No							
Ī	\exists	Yes. Fill in the details.							
					Court or agency		Nature of the case	Statu case	us of the
		Case title						_	
					Court Name				Pending
		Case number			Number Street	_			On appeal
		Case number							Concluded
					City Sta	te Zip Code			
Part 1	1:	Give Details Abo	out Your	Business or	Connections to A	ny Business			
27. \	With	nin 4 vears before vo	u filed for k	oankruptcv. did	vou own a business o	or have any of the follow	ing connections to an	v business?	
		_				vity, either full-time or part		,	
				-	or limited liability partne		-ume		
		A partner in a par			,	,			
		An officer, directo			•				
_		An owner of at lea	ast 5% of th	e voting or equit	y securities of a corporat	ion			
[\exists	No. None of the above			a la alou dan anala la unio an				
L	✓1	res. Check all that app	bly above ar	na fili in the detali	s below for each busines	ature of the business	Employer Id	lentification number Do	not
					Describe the fi	ature of the business		ial Security number or I	
		Courtney Battles			Hair stylist		EIN:		
		Business Name 10060 S. Vanvlissinge	en Road						
		Number Street			Name of accou	ıntant or bookkeeper	Dates busine	and avioted	
		Chicago	Illinois	60617	——	antant of bookkeeper	Dates busine	355 existed	
		City	State	Zip Code			From	To <u>1/5/2016</u>	
					Describe the n	ature of the business		entification number Do	
		Business Name					EIN:		
		Number Street			Name of accou	untant or bookkeeper	Dates busine	ess existed	
		City	State	Zip Code			From	To	
		•		·					
					Describe the n	ature of the business		lentification number Do ial Security number or IT	
							EIN:		
		Business Name							
		Number Street			Name of soco	untant or bookkeeper	Dates busine	ess existed	
		0.1	Otal			antant or bookkeeper	Erom	To	
		City	State	Zip Code			F10III	To	
					<u> </u>				

	1 Courtne Case 16-17281		d 05¢2€⁄16	Entered 05/23/16/165:30:04	Desc Main
	First Name	Middle Name DC	ocum e nt F	Page 53 of 74	
	Vithin 2 years before you filed for breditors, or other parties.	oankruptcy, did you g	give a financial stat	ement to anyone about your business? In	clude all financial institutions,
<u>-</u>					
L	Yes. Fill in the details below.				
			Date issued		
	Name		MM/DD/YYYY		
			_		
	Number Street				
	City State	Zip Code	_		
		2.p 0000			
Part 12	2: Sign Below				
and	ave read the answers on this <i>State</i> d correct. I understand that makin			chments, and I declare under penalty of pe	
	nkruptcy case can result in fines u	p to \$250,000, or imp		o 20 years, or both. 18 U.S.C. §§ 152, 1341,	
	nkruptcy case can result in fines u	p to \$250,000, or imp		o 20 years, or both. 18 U.S.C. §§ 152, 1341,	
	nkruptcy case can result in fines u	p to \$250,000, or imp		o 20 years, or both. 18 U.S.C. §§ 152, 1341,	
	/s/ Courtney Battle Signature of Debtor Date 5/23/2016	p to \$250,000, or imp es 1	risonment for up to	Signature of Debtor 2	1519, and 3571.
	/s/ Courtney Battle Signature of Debtor Date 5/23/2016	p to \$250,000, or imp es 1	risonment for up to	Signature of Debtor 2 Date	1519, and 3571.
	/s/ Courtney Battle Signature of Debtor Date 5/23/2016 d you attach additional pages to Y	p to \$250,000, or imp es 1	risonment for up to	Signature of Debtor 2 Date	1519, and 3571.
Dic	/s/ Courtney Battle Signature of Debtor Date 5/23/2016 d you attach additional pages to Y	p to \$250,000, or imp	risonment for up to	Signature of Debtor 2 Date ndividuals Filing for Bankruptcy (Official	1519, and 3571.
Dic	/s/ Courtney Battll Signature of Debtor Date 5/23/2016 d you attach additional pages to Y No Yes	p to \$250,000, or imp	risonment for up to	Signature of Debtor 2 Date ndividuals Filing for Bankruptcy (Official	1519, and 3571.
Dic	/s/ Courtney Battll Signature of Debtor Date 5/23/2016 d you attach additional pages to Y No Yes d you pay or agree to pay someone	p to \$250,000, or imp	risonment for up to	Signature of Debtor 2 Date ndividuals Filing for Bankruptcy (Official	1519, and 3571. Form 107)?

Debtor 1 Courtne Case 16-17281 s Doc 1 Filed 05/236/16 Entered 05/236/16 (1/15) 30:04 Desc Main

First Name Document Plane Page 54 of 74

Additional Page

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

-				-	-	
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Antonio Smith Insider's Name			5/1/2016	\$800.00	\$50.00	Cousin helped debtor pay bills and debtor paying off each pay period
Number Street						
City	State	Zip Code				

B 203 (12/94)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Courtney S Battles	Case No.	
-	Debtor	_	(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENS	SATION OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the rendered or to be rendered on behalf of the debtor(s)	filing of the petition in bankruptcy, or agree	ed to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$350.00
	Balance Due		\$3,650.00
2.	The source of the compensation paid to me was:		
	✓ Debtor Othe	er (specify)	
3.	The source of the compensation paid to me is:		
	✓ Debtor	er (specify)	
4.	I have not agreed to share the above-disclosed of members and associates of my law firm.	compensation with any other person unless	s they are
	I have agreed to share the above-disclosed comp members or associates of my law firm. A copy of the people sharing in the compensation, is attach	of the agreement, together with a list of the	
5.	In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation, and bankruptcy;		· · ·
	b. Preparation and filing of any petition, schedul	es, statements of affairs and plan which m	nay be required;
	c. Representation of the debtor at the meeting of	f creditors and confirmation hearing, and a	ny adjourned hearings thereof;

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

CERTIFICATION
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

/s/ Danielle Kancherlapalli

Signature of Attorney

Semrad Law Firm

Name of law firm

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6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

5/23/2016

Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 05/23/2016

Signed:

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-17281 Doc 1 Filed 05/23/16 Entered 05/23/16 15:30:04 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Battles, Courtney S	Case No					
	Debtor(s)						
		Chapter. Chapter13					
	VERIFICATION OF CREDITOR MATRIX						
	The above named Debtors hereby verify that the	ne attached list of creditors is true and correct to the best of their knowledge					
Date:	5/23/2016	/s/ Battles, Courtney S					
		Battles, Courtney S					
		Signature of Debtor					

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CREDIT ACCEPTANCE PO BOX 513 Southfield , MI 48037 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

AMERIFINANCIAL SOLUTIO PO BOX 7 VASSAR , MI 48768 USA

Speedy Cash 1931 N. Mannheim Rd Melrose Park , IL 60160

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, IL 60181 USA

Illinois Tollway PO Box 5544 Chicago , IL 60680 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Chase Card Services Attn: Correspondence Dept PO Box 15298 Wilmington , DE 19850 USA

First Cash Advance 690 East Lamar Blvd # 400 Arlington , TX 76011 USA

PLS Loan Store 9920 W. Western Chicago , IL 60655 USA Lansing Chiropractic Clinic & Wellness 18037 Torrence Ave Lansing , IL 60438 USA

Dr. Hussain Intesar 830 N. Ashland Ave Chicago , IL 60622 USA

Skan National Radiology Services 7456 S. State Road, Suite 100 Chicago , IL 60638 USA

Broward Health Medical Center 1600 S Andrews Ave Fort Lauderdale , FL 33316 USA

Jackson Park Hospital 7531 S. Stony Island Ave Chicago , IL 60649 USA

TCF Bank 919 Estes Court Schaumburg , IL 60193 USA

University of Illinois Medical Center 8332 Innovation Way Chicago , IL 60682 USA

TRS Recovery Services Po Box 60022 City Industry , CA 91716 USA

City of Chicago Department of Finance 333 South State Street Suite 330 Chicago , IL 60604 USA

MIDLAND FUNDING LLC PO Box 268941 Oklahoma City , OK 73126 USA

Blatt, Hassenmiller, Leibsker & Moore, LLC PO Box 489 Normal , IL 61761 USA

First Cash 7001 Post Road, Suite 300 Dublin , OH 43016 USA

Debtor 1 Case 16-	17281 Doc 1 Filed 05/2	3/16 Entered 05/23/16 15: Meme Page 70 of ^c 7 ³ 4 number (fr kno	30:04 Desc Main	
First Name Part 6: Answer These Qu	Middle Name DUCUTTies Jestions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily of as "incurred by an individual No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily to obtain money for a business investment. ✓ No. Go to line 16c. ✓ Yes. Go to line 17.	consumer debts? Consumer debts and primarily for a personal, family, or consumers debts? Business debts are sor investment or through the operations of the consumer debts of the consumer debts.	r household purpose." re debts that you incurred to ation of the business or	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	paid that funds will be available No. Yes.	Go to line 18. you estimate that after any exempt property is to distribute to unsecured creditors?	excluded and administrative expenses are	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below				
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11 or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose proceed under Chapter 7.				
		I did not pay or agree to pay somed ined and read the notice required by	one who is not an attorney to help me	
		the chapter of title 11, United State	,	
	connection with a bankruptcy case or both. 18 U.S.C. §§ 152, 1341,	1519, and 3571.	ning money or property by fraud in , or imprisonment for up to 20 years,	
	/s/ Courtney Battles Signature of Debtor 1	Murphilly * Signature of	of Debtor 2	
	Executed on 5/23/2016 MM / DD / Y	Executed	I on	
			MM / DD / YYYY Final Properties of the contract of the contra	

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Fill in this info	ormation to identify your case	e:	
Debtor 1	Courtney	S	Battles
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if fil	ling) First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
			(State)
Case number	ř		
(If known)			

Official Form 106Dec

Check	if this	is ar			
amended filing					

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
☑ No				
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have read the summathat they are true and sorrect.	ary and schedules filed with this declaration and			
x /s/ Courtney Battles (Mthus Dathly	×			
Signature of Debtor 1	Signature of Debtor 2			
Date 5/23/2016	Date			
MM/DD/YYYY	MM/DD/YYYY			

Debto	r 1	Courtney Case 16- First Name	17281	Doc 1	Filed 05/23/16 Documentame	Entered 05/23/16 15:30:04 Page 72 of 74 enumber (if known)	Desc Main
	<u> </u>	No Yes. Fill in the details I	below.				
					Date issued		
		Name			MM/DD/YYYY		
		Number Street					
		City	State	Zip Coo	de		
Part 1	Part 12: Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Signature of Debtor 2 Date							
Date 5/23/2016							
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes							
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
V	N	o					
С	Ye	es. Name of person				Attach the Bankruptcy Petition Declaration, and Signature (O	•

Deb	tor 1	Case 16-17281 Doc 1 Filed 05/23/16 Entered 05/23/16 15:30:04 Desc Main Courtney First Name Document Page 73 of		
16.	Cal	culate the median family income that applies to you. Follow these steps:	1986 - Paris de La Company de Santa de Company de Compa	
	16a	. Fill in the state in which you live.		
	16b.	. Fill in the number of people in your household.		
	16c.	. Fill in the median family income for your state and size of household	\$63,896.00	
		To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.		
17.	Hov	w do the lines compare?		
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).		
	17b.	Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.		
Part	3:	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)		
18.	Сор	y your total average monthly income from line 11.	\$1,363.50	
19.		luct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the imitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.		
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	- <u>\$0.00</u>	
	19b.	Subtract line 19a from line 18.	\$1,363.50	
20.	Calc	culate your current monthly income for the year. Follow these steps:	AND THE PROPERTY OF THE PROPER	
	20a.	Copy line 19b.	\$1,363.50	
		Multiply by 12 (the number of months in a year).	x 12	
	20b.	The result is your current monthly income for the year for this part of the form.	\$16,362.00	
	20c.	Copy the median family income for your state and size of household from line 16c.	\$63,896.00	
21.	grasses	do the lines compare?	e e e e e e e e e e e e e e e e e e e	
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	ACTIONS VOLVE AND A T	
		Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	enter de	
Part	4: 8	Sign Below	And the control of	
		By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	And Annual Annua	
		* /s/ Courtney Battles Courtney Battles *	to the second se	
		Signature of Debtor 1 Signature of Debtor 2	Ancomono de distante de distante de la constante de distante de di	
		Date	William Co.	
		MM/DD/YYYY MM/DD/YYYY		
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.				

Case 16-17281 Doc 1 Filed 05/23/16 Entered 05/23/16 15:30:04 Desc Main UNITED STATES BANKRUPT COURT

Northern District of Illinois

in re:	Battles, Courtney S	Case No			
	Debtor(s)				
		Chapter. Chapter13			
	VERIFICATION OF CREDITOR MATRIX				
	The above named Debtors hereby verify that the a	attached list of creditors is true and correct to the best of their knowledge.			
Date:	5/23/2016	/s/ Battles, Courtney S Battles, Courtney S Signature of Debtor			